



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
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Attorneys for Secured Creditor

MidFirst Bank

In Re:

Michelle A. Rybank,

Debtor.

Order Filed on April 13, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

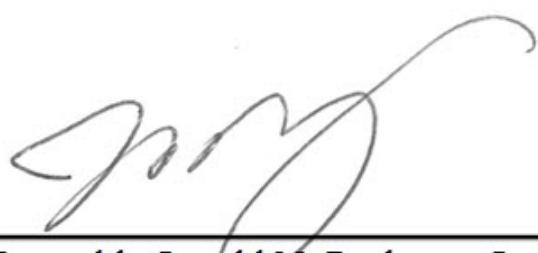
Case No.: 19-29907 JNP
Adv. No.:
Hearing Date: 3/4/2020 @ 9:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: April 13, 2020


Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Page 2

Debtor:

Case No.:

Caption:

Michelle A. Rybak

19-29907 JNP

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, holder of a mortgage on real property located at 1575 South Myrtle Street, Vineland, NJ 08360, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Seymour Wasserstrum, Esquire, attorney for Debtor, Michelle A. Rybak, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by June 1, 2020, or as may be extended by modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's claim while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New JerseyIn re:
Michelle A. Rybak
DebtorCase No. 19-29907-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2020.

db +Michelle A. Rybak, 1575 S. Myrtle St., Vineland, NJ 08360-6429

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmllawgroup.com
 Seymour Wasserstrum on behalf of Debtor Michelle A. Rybak mylawyer7@aol.com, ecf@seymourlaw.net;r47769@notify.bestcase.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7